

EXHIBIT 6

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Appendix A-3 STATEMENT OF WORK

This Statement of Work ("SOW") is effective as of the 11 day of ^{August}~~July~~ 2006, and is issued pursuant to and is subject to the Master Services Agreement ("Agreement") between Fair Isaac Corporation ("Fair Isaac") and Chubb & Son, a division of Federal Insurance Company ("Chubb") dated the 12th of June, 2006. Capitalized terms used herein that are defined in the Agreement shall have the meanings given to such terms in the Agreement.

1. Description of Services

Upon receipt of this SOW signed by a Chubb authorized representative and scheduling of Fair Isaac staff members by Fair Isaac, Fair Isaac will commence the performance of the following services ("Services"):

1.1 Project Background

This SOW describes implementation services to be performed and supported during the Chubb Turbo Batch Renewal project ("Project").

The Turbo Batch Renewal application ("Application") is a custom business software application currently in use at Chubb. This Application supports Chubb underwriters and their assistants at Chubb's renewal centers by classifying specialty lines policies during Chubb's batch policy renewal process. Generally described, the Application is a batch process that assesses specialty lines insurance policies with pending renewals and categorizes them for treatment. This Application will be modified to use a rules service to perform the assignment of categories.

Overall, the business requirement is for the rules processing solution to include the following functionality:

- User ability to modify and delete renewal processing business rules
- Ability to determine impact of rule changes as a "what if"
- Ability to base rules on a wide variety of criteria ranging from the high-level policy level through to granular exceptions.
- Using existing levers, user ability to add additional products and their associated rules.

The Project to construct and implement the above Application will be a collaborative effort between Fair Isaac and Chubb with both parties providing staff, as outlined below, and cooperating in joint delivery of the Project. In accord with Fair Isaac's 4-D Methodology; this Project is divided into 4 phases.

- Definition Phase
- Design Phase
- Development Phase
- Deployment Phase

The Definition and Design phases will be staffed with a combined team of Fair Isaac and Chubb staff ("Joint Team"). Work assignments to Fair Isaac and Chubb staff will be made according areas of expertise. Roles and responsibilities for these first two phases will be mutually agreed and documented in writing during the first two weeks of the Project.

The Development phase will also be staffed with a combined team of Fair Isaac and Chubb staff. This phase will be segmented into four iterative waves, each wave incrementally adding to the number of Chubb specialty lines products supported by the Application and diminishing Fair Isaac involvement.



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The goal of this approach is to have Fair Isaac playing a lead role in the first wave and moving to an advisory role by the final wave.

The Deployment phase will also be staffed with a combined team of Fair Isaac and Chubb staff. This phase will be primarily owned by Chubb staff with Fair Isaac staff in an advisory role to support Blaze Advisor product-related issues that might arise from system/integration and user acceptance testing.

1.2 Project Scope

The scope of the Services described in this SOW shall be limited to twelve (12) Core Chubb specialty lines insurance products to be identified by Chubb. These products, and the levers and rules that support them, represent the "core" products of Chubb's specialty lines of insurance, and will serve as the basis for this Project ("Core Products").

The first wave of the Development Phase will consist of the levers and rules that support two (2) Core Products. There will be three subsequent waves. Waves 2 and 3 will consist of the levers and rules for three (3) additional Core Products per wave. The fourth wave will include levers and rules for four (4) Core Products (this is outlined below in the wave breakdown).

Each wave will be defined by a set of Core Products (levers and rules) that the Joint Team will focus on, with a diminishing percentage of support from Fair Isaac. Chubb will identify and provide to Fair Isaac a list of the twelve (12) Core Products upon commencement of Services under this SOW. Any changes to the list of twelve (12) Core Products will be considered a Change Order activity.

By the end of the 4th wave, the Application will allow the business users to add additional products and their associated rules without IT intervention, provided that existing levers are being used.

The wave breakdown is detailed below:

- Wave 1 -- Levers and rules associated with two (2) Core Products. Fair Isaac will be responsible for 100% of the labor required to implement this wave. Chubb is to provide specifications for the levers and rules for Wave 1 Core Products upon commencement of Services under this SOW. Chubb identifies the following Core Products for Wave 1:
 - **FOREFRONT**: ForeFront PortfolioSM is a comprehensive insurance solution from Chubb, specifically designed to help privately owned companies cope with potentially devastating threats to their financial well-being.
 - **NFP FOLIO**: Chubb's ForeFront Portfolio for Not-for-Profit Organizations is specifically to help protect not-for-profit organizations and their directors, officers, employees, and volunteers from the most complex threats of litigation.
- Wave 2 -- Levers and rules associated with three (3) Core Products. Fair Isaac will be responsible for 50% of the labor required to implement this wave. Chubb is to identify the Core Products for Wave 2 upon commencement of Services under this SOW. Chubb is to provide specifications for the levers and rules for Wave 2 Core Products within 2 weeks from commencement of Services under this SOW.
- Wave 3 -- Levers and rules associated with three (3) Core Products. Fair Isaac will be responsible for 25% of the labor required to implement this wave. Chubb is to identify the Core Products for Wave 3 upon commencement of Services under this SOW. Chubb is to provide specifications for the levers and rules for Wave 3 Core Products within 3 weeks from commencement of Services under this SOW.
- Wave 4 -- Levers and rules associated with four (4) Core Products. Fair Isaac will be responsible for 10% of the labor required to implement this wave. Chubb is to identify the Core Products for Wave 4 upon commencement of Services under this SOW. Chubb is to provide specifications for

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the levers and rules for Wave 4 Core Products within 4 weeks from commencement of Services under this SOW

1.3 Description of Services

Fair Isaac will lead and assist Chubb during the Project as described in this SOW to develop a Business Rule Management System ("BRMS") that includes a Business Rule Repository, Business Rule Management Application ("RMA"), and deployable Blaze Advisor rule services to automate the renewal decisioning for the above-described Application.

- 1.3.1. **Project Management Services.** Chubb shall have full responsibility and accountability for the overall management of the Project Joint Team (consisting of both Chubb and Fair Isaac resources), except as outlined herein. Fair Isaac's Engagement Manager shall provide project management support services to Chubb's project management. Fair Isaac's Engagement Manager will be responsible for managing Fair Isaac's team as well as Chubb's fulltime employees and contractors assigned to the BRMS components of the Project only. Fair Isaac's project management responsibilities for the duration of the Project shall consist of the following tasks:
- a) Create weekly Project status reports and review with Project board members on a weekly basis.
 - b) Manage, track, and report risks, issues, and action items using Chubb's issues log and risk management template.
 - c) Attend weekly Project team status meetings with Chubb staff.
 - d) Assist Chubb with daily management and refinement of the rules portion of the Project schedule for all stages of the initiative.
 - e) Create a Project schedule/plan based on a breakdown of work for each task including estimated effort, estimated start and end dates, dependencies and resource assignment for the BRMS components of the Project ("BRMS Project Plan").
 - f) Update the BRMS Project Plan to reflect changes to dates and work activity weekly.
 - g) Escalate out of scope requirements, missed due dates, and critical items/issues/risks to Project board members.
 - h) Assign tasks to Fair Isaac and Chubb BRMS resources to perform identified critical path work.
 - i) Reconfirm estimating assumptions and reset Project plan at the conclusion of each Project phase and development wave.
 - j) Participate in lessons learned discussion at Project conclusion.
 - k) Follow the Chubb Change Management process as specified in the Agreement.
- 1.3.2. **Project Implementation Services.** Fair Isaac shall perform the following activities in accordance with Fair Isaac's Define/Design/Develop/Deliver methodology relative to the implementation of a business rule engine solution based on Fair Isaac's Blaze Advisor software product.
- a) Rules requirement analyses of business rule requirements supplied by Chubb
 - b) Business requirements validation of business rule requirements supplied by Chubb
 - c) Technical requirements gathering relative to rules engine component and integration points inclusive to the Turbo Batch Renewal Application.

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- d) Technical requirements validation of requirements supplied by Chubb relative to existing renewal system with concentration of technical requirements supportive of Core Product rule services, as required.
- e) Collaborate with Chubb to perform Object Model analyses to produce a business term based object model for use by the Blaze Advisor rules engine component of the Turbo Batch Renewal Application.
- f) Design and document repository architecture for aforementioned identified Core Products
- g) Design and document technical architecture
- h) Design and code the BRMS to meet performance guidelines as specified in Section 4.1(a).
- i) Design and document Rule Services for the Core Product set.
- j) Provide subject matter expertise to assist Chubb in the design, documentation and creation of a rule service/object model.
- k) Design and document rulesets and ruleflows for the Core Product set.
- l) Design and document RMA using out-of-the-box functionality.
- m) Design and document RMA "what if" scenario simulations as described under the assumption section of this SOW. Expected customizations to the out-of-the-box RMA functionality are:
 - o Chubb branding, logos, and color schema
 - o Up to 40 hours of generalized guidance and assistance to assist Chubb Java/JSP developers with deeper customizations to reflect "look and feel" style updates based on Chubb supplied GUI requirements.
 - o Style preferences will be reviewed and discussed in terms of best practices.
- n) Design and develop dynamic and/or semi-dynamic templates.
- o) Design and document data flows between Blaze Advisor and integrating systems.
- p) Configure Authentication/Authorization and rule versioning for a maximum of four (4) roles based on Blaze Advisor BVS using built-in functionality and Blaze Assignment screens to provide access rights and permissions (e.g., edit, read-only) as identified by Chubb.
- q) Configure Blaze Advisor's BVS for rule service versioning.
- r) Develop and deploy Chubb branded RMA on WebSphere 6.0 deployment platform,
- s) Collaborate with Chubb's Java developers to develop Java code as needed to access data external to the rule services.
- t) Collaborate with Chubb's Java developers to develop object model interfaces as needed to support deployment.
- u) Collaborate with Chubb's Java developers to develop Java/JSP code as required to support what-if simulations for the RMA.
- v) Incorporate Chubb-developed test harness for "what if" scenarios within the RMA.
- w) Develop Blaze Advisor rule service rules, functions, RMA, and ruleflow.
- x) Design and develop the runtime renewal engine as a deployable rule service with a simplified API.

1.3.3. **Testing and Quality Assurance Services.** Fair Isaac shall perform the following activities in testing and quality management of the Application's BRMS components developed as part of this Project:

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- a) Conduct Unit testing and independent QA testing for BRMS rules and code (including interfaces to integrated systems) for which Fair Isaac managed definition, design, and development.
- b) Collaborate with Chubb to provide input to allow Chubb to develop JUNIT tests
- c) Provide input to Chubb in the creation of test conditions
- d) Defect resolution for Blaze Advisor rule sets, rule services, RMA application, and "what-if" simulation, as such defects are identified by Chubb during system/integration and User Acceptance testing. The term "defect", as used in this SOW, means, with respect to an item or Deliverable, a significant failure of such item or Deliverable to comply with the functional requirements for such item or Deliverable that have been mutually agreed upon by the parties in writing pursuant to Section 1.3.2. Such functional requirements will be finalized no later than the completion of the Project Definition Phase.
- e) Assist Chubb with the promotion of the Blaze Advisor solution into its production environment.
- f) Assist Chubb with administered performance and load testing to ensure mutually agreed-upon performance criteria.

1.3.4. **Mentoring and Technology Transfer Services.** Fair Isaac shall perform the following activities in order to transfer to Chubb the necessary skills and techniques for Chubb to assume ownership of the BRMS components of the Application after completion of the Project

- a) Project Completion analysis and lessons learned. Upon completion of this engagement, Fair Isaac will work with Chubb to facilitate a process to identify and document "lessons learned" for the Project team
- b) Mentor and train Chubb end-users on the maintenance and extension of business rules through the RMA. Conduct RMA training session(s) in a train-the-trainer format, not to exceed forty (40) hours of instruction or two (2) weeks in duration.
- c) Mentor and train Chubb IT staff on administration, general application functionality, RMA functionality and maintenance and promotion functions of the RMA. Conduct RMA training session(s) in a train-the-trainer format, not to exceed forty (40) hours of instruction or two (2) weeks in duration.
- d) Best Practices Mentoring throughout the lifecycle of the Project
- e) Mentoring Chubb Blaze Developers on Best Practices
- f) Review of Chubb Blaze Developer code based on Best Practices

1.3.5. **Other/Miscellaneous Services.** Fair Isaac shall perform the following activities that are of a general nature.

- o Provide support and technical leadership in installing the Blaze Advisor software for the development, test, and production environments. Chubb is responsible for providing the recommended hardware.

1.3.6. **Additional Services.** As defined by Section 9, additional or modified services directly related to the Project ("Additional Services") will be provided if requested in writing by Chubb and with joint execution of a written change order. Change order services will be done on a time and material basis at the hourly rates specified in Section 6. Any such change order may also affect the Project schedule.

2. Deliverables

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The Deliverables to be provided by Fair Isaac to Chubb under this SOW are as follows:

- a) Project documentation produced in the delivery of the Services described above, including
 - o Project-planning artifacts, including Work Breakdown Structure, resource assignments, effort, dependencies that are iteratively revised on a weekly basis
 - o Scope definition document
 - o Rule requirements documentation, specifying the rule requirements provide by Chubb
 - o Technical requirements documentation, including
 - o Data Requirements
 - o Integration Requirements
 - o Application Requirements,
 1. including and not limited to Unit test plans and pass/fail execution results
 - o Deployment Requirements
 - o Operational Requirements
 - o Performance Requirements
 - o Repository architecture documentation
 - o Technical architecture documentation, including
 - o Data Architecture
 - o Integration Architecture
 - o Application Architecture
 - o Deployment Architecture
 - o Rule implementation documentation for the twelve (12) Core Products

Chubb will have a maximum of two (2) review cycles performed via Chubb's Inspection process on all documentation produced as Deliverables under this SOW. All defects found during the review of Fair Isaac documentation Deliverables will be closed/resolved by Fair Isaac prior to moving to the next phase.
- b) A Production Ready test-harness with "what if" scenario simulations integrated with the RMA, as described in Section 1 and under the Assumption section of this SOW, that allows the business to complete simulation testing (what-if) on new, modified, and deleted rules. "What-if" results must be available for both GUI display and print. Screen capture/print is sufficient for the printing requirement.
- c) A business rule repository where the business rules will be stored and accessible to the renewal batch process containing identified rules for the twelve (12) Core Products.
- d) Object model definition in conjunction with Chubb personnel as described in Section 1.
- e) A Production Ready rule service, as described in Section 1, that is integrated with the renewal batch process that supports both the assigning of categories to each renewal processing and the updating of renewal information (such as renewing premium).
- f) Input to the Chubb developed unit, acceptance and system test plans for the BRMS rules.
- g) A Production Ready rules change management solution that allows the user to make changes and pass those changes off to the business support and IT organizations for validation and deployment. This solution must support compliance with applicable current Chubb controls as documented and mutually agreed during the Project Definition Phase and the timeframe documented in Section 4.1(b).
- h) Deployment of the RMA and rule service(s) to the test environment to be defined by Chubb. Deployment in the test environment is contingent upon the test environment infrastructure availability for Blaze Advisor deployment, no later than six (6) weeks prior to the end of this engagement. The test environment is used for unit testing of developed rules.
- i) As the term "Production ready" pertains to software Deliverables, the software/component must pass the test scenarios/scripts executed during Chubb's 3 pass system testing cycle set forth in Section 4.6 and the test scenarios/scripts executed during User Testing, which test

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scenarios/scripts shall test whether the software Deliverables have significantly complied with the functional requirements for such software Deliverables mutually agreed upon in writing by the parties pursuant to Section 1.3.2 and finalized no later than the completion of the Project Definition Phase.

Upon Fair Isaac's receipt of each Milestone payment, and subject to the terms and conditions set forth in the Agreement, all Deliverables created by Fair Isaac under such Milestone shall be solely owned by Chubb.

3. Out of Scope Services

The following will not be in the scope of Services provided. Fair Isaac and Chubb shall mutually agree in writing upon the addition of any service not specifically itemized in Section 1.

- a) Rules discovery is the responsibility of Chubb and is not included as Services under this SOW.
- b) Rules associated with systematic state exceptions are not in scope.
- c) Rules associated with adding and/or dropping sub-coverages are not in scope for this Project.
- d) Addition/removal of endorsements is not in scope for this Project.
- e) Incorporating workflow associated to renewal classification is not in scope for the Project.
- f) Rules effective dating is not in scope for this Project.
- g) Custom Access to Information definition, design and development is not in scope for this Project; Access to Information for this Project is limited to Blaze Advisor standard out-of-the-box capabilities.
- h) Integration to Clear Case is not in scope for this Project. Blaze Advisor BVS is the repository versioning system of record. Chubb may implement "snapshot" storage of the BVS-versioned repository within Clear Case so long as such efforts do not impact the Project schedules or scope of the Services under this SOW.
- i) Performance requirements and/or performance tuning of Application components other than Blaze Advisor are not in scope for the Project.
- j) Any Blaze Advisor implementation services associated with analytics based access to information is out of scope.
- k) Blaze Advisor training courses are available through the Fair Isaac training facilities and are not included in this SOW.

4. Assumptions and Responsibilities

The following are assumptions and Chubb responsibilities upon which Fair Isaac has relied in agreeing to perform the Services.

4.1 Chubb Responsibilities

- a) The Chubb Architecture Office ("Chubb AO") is responsible for developing system performance requirements for the BRMS component of the Application. Chubb and Fair Isaac will collaborate and mutually agree that such requirements are feasible and reasonable considering the Blaze Advisor product capabilities, resources and budget allocated for this Project, and capabilities of the larger Application. Chubb must provide Fair Isaac preliminary requirements no later than two (2) weeks from the commencement of Services under this SOW, and the parties will mutually agree upon the final requirements no later than four (4) weeks from the commencement of Services under this SOW. Fair Isaac is responsible only for the Blaze Advisor portion of the

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Application (i.e. Fair Isaac is not responsible for performance requirements for the overall Application).

- b) The Chubb AO is responsible for defining Chubb requirements for the rules change management solution that allows the user to make changes and pass those changes off to the business support and IT organizations for validation and deployment. Chubb and Fair Isaac will collaborate and mutually agree that such requirements are feasible and reasonable considering the Blaze Advisor product capabilities, resources and budget allocated for this Project, and capabilities of the larger Application. Chubb must provide Fair Isaac preliminary requirements no later than two (2) weeks from commencement of Services under this SOW, and the parties will mutually agree upon the final requirements no later than four (4) weeks from commencement of Services under this SOW.
- c) Chubb is responsible for Chubb staff completing formal Blaze Advisor product training according to a training schedule to be determined and mutually agreed in the BRMS project planning activities during the Definition phase of this Project. Fair Isaac's proposed training schedule is as follows:
 - a. Blaze Advisor Fundamentals Training – All Chubb personnel assigned to the BRMS component of the Application are to have completed Blaze Advisor Fundamentals Training no later than the completion of the Definition phase of this Project.
 - b. Rule Maintenance Application Development Training – A minimum of two (2) qualified Chubb developers are to have completed Rule Maintenance Application Development Training no later than the completion of the Design phase of this Project.
 - c. Rule Service Deployment Training – A minimum of one (1) qualified Chubb developer is to have completed Rule Service Deployment Training no later than the completion of the Design phase of this Project

4.2 Fair Isaac Responsibilities

- a) Fair Isaac will follow the Change Management process set forth in Section 9 for any changes to the Services outlined in this SOW.
- b) Fair Isaac is responsible for meeting Blaze Advisor performance guidelines as specified in Section 4.1(a). (see Chubb Responsibilities). The Chubb and Fair Isaac developers are accountable for designing and coding to these requirements in the Design and Development phases of this Project. All performance test results during build/unit test will be reported to the Project team and documented. During system testing, the Chubb Quality Control Analyst will verify and document the attaining of system performance requirements.
- c) The infrastructure and design provided by Fair Isaac is to be extensible to support the incorporation of other Chubb specialty lines insurance products during subsequent extension efforts on the Application.
- d) Fair Isaac will participate in inspections (quality review) as appropriate. Inspections include formal reviews of all life cycle deliverables.
- e) Fair Isaac will resolve Fair Isaac defects arising from the quality review process.
- f) Fair Isaac will resolve Fair Isaac defects discovered during the Unit, Integration and System Testing cycles.
- g) All completed Deliverables are to be saved on the Chubb network directory.
- h) Fair Isaac will provide to Chubb AO the workstation hardware and software requirements for the Blaze Advisor rule service deployment on or before the completion of the Definition Phase of this Project.

4.3 Chubb Core Products and Related Rules

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- a) Definition, design, and development of business rules will require active participation of Chubb personnel, subject-matter expertise, and domain competency for knowledge acquisition.
- b) Chubb rules are limited to rules associated with the twelve (12) Core Products and estimated to be approximately 86 rules on average, plus or minus 10 percent, for each Core Product. This limit is based on information provided by Chubb during the preliminary assessment engagement that preceded this Project.

The initial Project Assessment that Fair Isaac conducted for the FOREFRONT and NFP FOLIO product rules estimated that the two Core Products shared 30-40 levers (properties) as follows: 15 underwriting analyses levers, 15 modifiers levers and 7 other type; it is assumed that the other 10 Core Products will follow this same pattern or within plus or minus ten percent.

4.4 Rules Maintenance Application

- a) RMA standard functionality as it exists as of the Effective Date of this SOW.
- b) The "What If" section of the RMA equates to custom coded functionality; functionality created for this Project is limited to allowing for side by side comparison based on a given product for one scenario compared to baseline rules with the added ability to select date range of book of business to run for simulation. The output of "What If" runs must include percentage change in each category by both product and coverage.
- c) Any Rules Maintenance Application (RMA) developed under this SOW will be a simple version with customization limited to static look and feel to reflect Chubb style guide. Enhancements and additional customization will be done under a separate initiative. Permissible customizations to the out-of-the-box RMA functionality include:
 - o Chubb branding, logos, and color schema
 - o Up to 40 hours of generalized guidance and assistance to assist a Chubb Java/JSP developer with deeper customizations to reflect "look and feel" style updates based on Chubb supplied style guide
- d) Fair Isaac's Engagement Manager will schedule a concentrated session to provide knowledge transfer to Client resources on the particulars of the developed RMA. This session will not exceed (16) hours or one (1) week in duration

4.5 Object Model

- a) Fair Isaac team members will provide input to the design of the object model that is passed to and from the Blaze Advisor rule services, but Chubb personnel will be responsible for the development of it.
- b) The object model will be passed to and from the Blaze Advisor rule services via JAVA.
- c) The object model will be frozen upon of the completion of the Design Phase of this Project. After this freeze, any updates to the Object Model require joint review by Fair Isaac and Chubb project management to determine whether such an update is an acceptable change or a substantial change. An example of an acceptable change would be the addition of an attribute. A change request to move objects within the Object Model is an example of a substantial change that would warrant further impact review and may invoke the change control process outlined in Section 9.

4.6 Testing

Fair Isaac is responsible for developing and executing unit test plans for code that they develop.

- a) Fair Isaac will review with Chubb the Integration and System Test Strategy and Plans via the Inspection Process.

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- b) Fair Isaac will provide the necessary support to fix defects in the Fair Isaac Deliverables that arise from the Unit, Integration and System Test plans
- c) Testing Requirements
 - a. All known BRMS code defects in the Fair Isaac Deliverables found during Unit testing must be resolved prior to moving to Integration test
 - b. All known BRMS code defects in the Fair Isaac Deliverables found during Integration testing must be resolved prior to moving to System test
 - c. During System Testing, all known BRMS code defects found in the Fair Isaac Deliverables during test case Pass 1 must be resolved prior to moving to Pass 2
 - d. During System Testing, all known BRMS code defects found in the Fair Isaac Deliverables during test case Pass 2 must be resolved prior to moving to Pass 3
 - e. During System Testing, all known BRMS code defects found in the Fair Isaac Deliverables during test case Pass 3 must be resolved prior to moving to Production
- d) With assistance and best practice input contributed by Fair Isaac, Chubb will develop the system, integration, and user test plans on or before the completion of the Build Phase of this Project.
- e) Fair Isaac must provide Chubb with unit test data requirements prior to the Design phase completion. Chubb is required to provide test data during the Build Phase of this Project. This timing is critical to support unit testing of Blaze Advisor rules during the Development Phase. This data must reasonably resemble the expected production data.
- f) The User Testing criteria will be mutually agreed to and frozen by the end of the Project Design Phase, and will be based on signed off functional requirements, signed off design documents and the other Project documentation described in Section 2(a). Specific User Testing scripts will be derived from the requirements-based systems test model.
- g) The Chubb PM and Chubb QC Manager, in collaboration with Fair Isaac, will be responsible for identifying code or documentation defects that may remain unresolved prior to initiating a subsequent test phase/test pass, provided that a mutually agreed upon action plan has been created to address such defects.

4.7 Deployment

- a) The deployment environment must meet published Blaze Advisor system requirements and any additional requirements related to other required software products or Project specific identified requirements established during the Design and Development phases for this Project.
- b) The Blaze Advisor deployment and test server platforms provided and hosted by Chubb are sized to the degree required to support the additional rules developed under this proposal.
- c) Integration of the business rules engine into the batch process will meet performance guidelines as specified in Section 4.1(a).
- d) Fair Isaac will provide defect correction support for BRMS code defects, including correction of Fair Isaac coding defects for a maximum of 2 batch cycles which occur within a three month period from the Production deployment of the BRMS code. There will be no additional fees for this defect correction. If through the defect correction process it is determined that the defect is not related to Fair Isaac code produced during the Project, then Chubb will pay Fair Isaac on a time and materials basis (at the hourly rates set forth in Section 6) for activities related to the defect correction process. Non-coding related defects pertaining to the "Business Object Model" as well as infrastructure and integration, and defects that are outside the documented business and technical requirements are specifically excluded from Fair Isaac's defect correction support obligations. Fair Isaac will have no defect correction obligations under this SOW beyond the 2 batch cycles referred to in the first sentence of this Section.

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4.8 Teaming Approach

- a) This Project will be a joint effort between Chubb and Fair Isaac.
- b) Chubb shall have full responsibility and accountability for the overall management of the Project combined (Chubb and Fair Isaac) team.
- c) Chubb will be responsible for managing the integration to and modifications required to the non-rule engine components of the larger Application.
- d) Fair Isaac's Engagement Manager shall provide project-management support services to Chubb's project manager.
- e) Fair Isaac shall have full responsibility for the overall management of the BRMS components of this Project.
- f) Fair Isaac's Engagement Manager will be responsible for managing Fair Isaac's team as well as Chubb's fulltime employees and contractors assigned to the BRMS components of the Project.
- g) Chubb personnel assigned to Fair Isaac's team or supporting Fair Isaac's team with the BRMS components of the Project, whether fulltime or contract employees, must cooperate with and follow the directives of Fair Isaac's Engagement Manager, and complete all assigned tasks in a timely manner and in accordance with the BRMS Project Schedule.
- h) Fair Isaac's Engagement Manager will schedule review sessions to offer feedback to Chubb BRMS resources to help identify areas of concentration in order to increase learning and expertise in Blaze Advisor and to provide a forum for questions.
- i) Design documents will be developed by Chubb personnel with input from the Fair Isaac team members regarding the rules engine components.
- j) Chubb is responsible for creating all documentation relative to the Application. Fair Isaac will produce design documentation related to the Blaze Advisor related components and integration to the larger Application as outlined in Section 2(a). Fair Isaac will further assist by answering questions and providing clarification when necessary relative to the overall system architecture.
- k) Chubb will own all non-BRMS-related activities and be responsible for completion of such activities in a timely manner and in accordance with the mutually agreed Project schedules set forth in the mutually agreed BRMS Project Plan described in Section 1.3. Fair Isaac will not be responsible for Project delays that result from setbacks in non-BRMS-related activities that impede the delivery of this Project; however, if needed, Fair Isaac resources can assist in defect/issue resolution for these areas provided such assistance does not impact the Project scope or schedule.
- l) Chubb will provide decisions on issues that require business unit resolution within five (5) business days of submittal.
- m) Chubb's request for any change in Services must be in writing. This requirement pertains to all such requests, including, but not limited to, requests for changes to scope, duration, and schedule. Fair Isaac shall not be obligated to perform tasks described in Chubb's request until both of the parties agree in writing to the proposed change.
- n) The Chubb Project team will log, document and assign an owner and due date to all defects. Critical defects will be escalated to the Chubb Project board based on the defined escalation procedures established, and mutually agreed upon, during Project start-up. Chubb will provide decisions on technical defect issues found during the testing cycle within two (2) business days of submittal.
- o) Fair Isaac personnel shall have validated access to all Chubb systems that are needed for testing and development.
- p) Fair Isaac staff is onsite in a capacity to augment Chubb's staff with competency in Fair Isaac's Enterprise Decision Management (EDM) Technologies and Services. Fair Isaac staff shall not be requested by Chubb to offer advice, guidance, mentoring, provide assistance, or otherwise consult in disciplines not directly related to Fair Isaac's EDM Technologies and Services.

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- q) Should Chubb or Fair Isaac team members not demonstrate abilities pursuant to their defined roles, a request can be made to their respective team Project Manager to have those team members replaced with other team members with greater ability. Should there be disagreement between the Project Managers, the replacement decision will be made collaboratively between the Fair Isaac Client Partner and the Senior Chubb Officer responsible for this Project. This request for change is to be responded to and resolved within five days of initial request.

4.9 Chubb Staff Availability

- a) Chubb shall make its staff available to Fair Isaac in the following roles to support the completion of this Project as specified in the mutually agreed resource assignments set forth in the mutually agreed BRMS Project Plan described in Section 1.3.
 - a. Chubb Specialty Lines of Insurance Business Subject Matter Expert
 - b. Chubb Technical Systems Subject Matter Expert
 - c. Two trained and qualified Business Rule Developers
 - d. Qualified Java/JSP Developer trained in Blaze RMA development and Blaze Advisor Rules Service development.
- b) Subject to Chubb and Fair Isaac Holidays, staff vacations and personal time-off, Chubb key users or business analysts will be available as needed to answer key questions regarding supplied data, participate in Joint Application Design (JAD) sessions, and attend status meetings as requested by Fair Isaac.
- c) Subject to Chubb and Fair Isaac Holidays, staff vacations and personal time-off, Chubb personnel that can authoritatively speak to the goals, scope and business requirements of the Blaze Advisor functionality required must be available throughout the entire first week of the Project. Fair Isaac will schedule meetings and JAD sessions for subsequent weeks during the course of the Project and will provide as much notice to as possible.
- d) Irrespective of Chubb Holidays, staff vacations and personal time-off, Chubb is to provide the necessary levels of labor and dedication required to comply with the mutually agreed Project schedules set forth in the mutually agreed BRMS Project Plan described in Section 1.3. Fair Isaac will not be responsible for Project delays that result from Chubb resource availability, dedication, level of effort, work ethic, or similar behaviors that impede the delivery of this Project.
- e) Mentoring Chubb personnel to facilitate knowledge transfer will occur throughout the Project so long as it can be achieved without adversely affecting Project schedule.
- f) Chubb Project board members will be available on a weekly basis to meet with Fair Isaac Project management.
- g) Chubb will complete assigned action items and resolve issues and defects by the date required. Issues, defects, and action items that are not resolved by the date required will be escalated to the Chubb Project manager based on escalation procedures defined, documented, mutually agreed, and provided to Fair Isaac no later than 2 weeks from the commencement of Services under this SOW.

4.10 Logistics and Working Environment

- a) Fair Isaac personnel may work remotely from Fair Isaac offices on certain tasks that are mutually agreed as suitable for offsite completion. Offsite work may require travel as necessary.
- b) Fair Isaac staff will design, develop, and test EDM/BRMS solutions using Fair Isaac laptops.
- c) Chubb agrees to provide Fair Isaac personnel with safe and reasonable access, working space and facilities, including heat, light, ventilation, electric current and outlets, and local telephone extensions. Chubb shall provide up to three (3) workstations for the Fair Isaac team members use while working onsite at Chubb.

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- d) Chubb shall provide broadband internet access to Fair Isaac staff using Fair Isaac laptop computers while Fair Isaac's staff is working at Chubb's locations.
- e) Chubb will provide designated rooms for status meetings. Technical and business meetings will be scheduled at designated times and locations within the Chubb's Simsbury offices.
- f) Chubb shall provide necessary network access to files and applications needed to perform assigned Project tasks.

5. Non-Solicitation

During the term of this SOW and for a period of twelve (12) months following the termination or expiration of this SOW, Chubb agrees not to solicit for employment any of Fair Isaac's personnel who Chubb learns of as a result of receiving the Services under this SOW without the prior written consent of Fair Isaac.

6. Fees and Payment Terms

Fair Isaac will provide the Services set forth in this SOW for which it is responsible for the fixed price of Seven Hundred and Twenty Thousand dollars (US \$720,000) ("Fixed Price Amount). This represents our list price project engagement of Eight Hundred Fifty Thousand dollars (US\$850,000.00) discounted by 15.3%. Additional Services may be provided if requested in writing by Chubb and with execution of a written change order in accordance with Section 9. Additional Services will be provided on a time and material basis at the hourly rate set forth in the table below. Additional discounts do not apply to the rate table.

Fees:

Service Description	Product #	Price
EDM Technology Professional Services as described above	280-OOCN-02	US\$ 720,000.00
Additional Services (by Role)	Product #	Hourly Rate
Engagement Manager	280-OOCN-02	US\$ 219.00 / hour
Engagement Architect	280-OOCN-02	US\$ 294.00 / hour
Business Rule Architect	280-OOCN-02	US\$ 225.00 / hour
Technical Architect	280-OOCN-02	US\$ 219.00 / hour
Business Rule Developer	280-OOCN-02	US\$ 191.00 / hour
Business Rule Analyst	280-OOCN-02	US\$ 191.00 / hour
Quality Assurance Analyst	280-OOCN-02	US\$ 191.00 / hour

The hourly rates for Additional Services set forth in the rate card above expire on June 30, 2007.

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FIC will invoice for the Fixed Price Amount in the amounts and at the times that correspond to the Milestones set forth in the table below. Upon the completion of each Milestone, FIC shall provide a Notice of Phase Completion ("NOPC") to Chubb, accompanied by the corresponding invoice for such Milestone. Chubb shall pay each invoice in accordance with the payment terms of the Agreement.

Invoice Milestone	% of Fixed Price Amount	Invoice Amount
Definition Phase NOPC	10.0%	\$72,000.00
Design Phase		
Technical Architecture Design NOPC	10.0%	\$72,000.00
Design Phase Complete NOPC	5.0%	\$36,000.00
Development Phase		
Rule Framework NOPC	20.0%	\$144,000.00
Wave 1/2 NOPC	15.0%	\$108,000.00
Wave 3/4 NOPC	10.0%	\$72,000.00
Deployment to QA NOPC	5.0%	\$36,000.00
QA Testing NOPC	15.0%	\$108,000.00
Production Ready RMA and Rule Service NOPC	10.0%	\$72,000.00
	100.0%	\$720,000.00

The Fixed Price Amount for the Services defined in this SOW and the hourly rate for Additional Services do not include reasonable travel and living expenses, which will be billed to Chubb at cost. Chubb agrees to reimburse Fair Isaac for all such travel-related expenses Fair Isaac incurs in connection with this SOW, in accordance with Section 3(B) of the Agreement.

The Fixed Price Amount entitles Chubb only to the specific Services described in this SOW. Any deviations from, or failure of Chubb to meet its obligations with respect to, Assumptions or Chubb's Responsibilities under this SOW may result in additional fees and expenses and/or changes to schedules or Services. Chubb will not hold Fair Isaac invoice payments, due to schedule delays as a result of Chubb delays in resolution problems identified as "Chubb owned".

7. Term and Termination

This SOW becomes effective when the Services are commenced hereunder and will continue until all Services have been performed, hereunder.

8. Selection of Consultants/Project Management

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Fair Isaac may use its employees and technology and/or third party consultants or technology to perform any or all of the Services.

Fair Isaac will provide the following resources to support this initiative on an as needed basis:

- a) 1 senior Blaze Advisor professional services management representative for problem escalation, Project oversight and senior contact on a part time basis
- b) Additional Blaze Advisor support personnel as needed during the Project, to be determined by Fair Isaac's management team

Fair Isaac may assign Foreign Nationals to provide Fair Isaac services under this SOW. These Foreign Nationals may be employees or sub-contractors of Fair Isaac. If assignment of Foreign Nationals violates any Deemed Export restrictions of Chubb, Chubb shall notify Fair Isaac in writing prior to the commencement of the Project.

"Foreign National" is defined as any person working in the US who is not a US citizen or who has not been granted permanent residency status.

"Deemed Exports" are releases or exposure of any export controlled technology to any foreign national(s) in the US. Such releases or exposure is deemed to be an export to the home country or countries of the foreign national. Deemed exports are subject to the same licensing requirements as other types of exports.

Fair Isaac warrants that all Fair Isaac's personnel assigned to Chubb are either United States citizens or legal aliens who comply with federal laws governing US residency or registry for employment eligibility, and maintain proper documentation confirming legal alien status and/or INS I-9.

Fair Isaac warrants that all personnel have undergone and passed a background check prior to assignment to Chubb that includes an education and employment history verification a criminal background check and verification of Social Security number.

Fair Isaac shall be solely responsible for the payment of compensation (including provision for employment taxes, federal, state and local income taxes, workers compensation and any similar taxes) associated with the employment of Fair Isaac's employees. Fair Isaac shall also be solely responsible for obtaining and maintaining all requisite work permits, visas, and any other documentation. Fair Isaac represents that Fair Isaac, and its employees, agents or subcontractors are authorized to perform such Services under this Agreement.

Fair Isaac acknowledges that because Fair Isaac is engaged in its own independently established business, neither Fair Isaac, Fair Isaac's employees, agents or subcontractors are eligible for, nor shall they participate in, any pension, health, or other employee benefit plan of Chubb.

Fair Isaac shall take appropriate measures to ensure that its employees, and agents or subcontractors under this subsection, who perform Services are competent to do so and that they observe the existing **Confidential Information; Non-Disclosure** provisions of Master Services Agreement. None of the Services under this Agreement shall be provided by anyone other than Fair Isaac's own employees, unless Fair Isaac first obtains the prior written consent of Chubb.

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9. Scope Management

The purpose of the Change Control process is to document how Project scope changes should be handled as they are submitted by the business team. A change to Project scope/business requirements can be submitted at any time. Typically, they are submitted after requirements are signed off and before implementation. Each requested change must go through a formal approval process before it is implemented into the release. If Chubb or Fair Isaac should desire to recommend an addition, modification or change to the Services, the Chubb and Fair Isaac Business Analysts and Business Rule Architects will create the document detailing the requested change and provide it to the Fair Isaac and Chubb Project managers who will present it for approval to the Chubb Business sponsor and IT Management. Chubb must provide a decision for the Change Control within 5 business days of submittal date. If agreement is reached to move forward with the change, such change will be reflected in a Change Order to this SOW signed by both parties, which will specify the modifications and the work called for, including but not limited to any changes to the scope, fees, and schedule. If Chubb desires Fair Isaac's additional services outside of the scope of this SOW in an urgent timeframe that does not allow for the above stated approval process, Fair Isaac will issue a simple quote and Chubb will immediately issue a purchase order against that quote, so that work can begin immediately. All such work shall be subject to the terms and conditions of this SOW and the Agreement. No additional terms set forth in any such purchase order shall have any force or effect.

10. Blaze Advisor License

Chubb acknowledges and agrees that this SOW is for the performance of professional services only and that the fees charged hereunder do not include a license to FIC's Blaze Advisor software product. The Blaze Advisor software license must be purchased separately by Chubb pursuant to Section 1(b) of the Software License and Maintenance Agreement between the parties dated June 30, 2006.

11. General

This SOW is subject to the terms and conditions of the Agreement. This SOW, together with the terms of the Agreement, comprise the full and entire understanding and agreement between the parties with regard to the subject matter hereof.

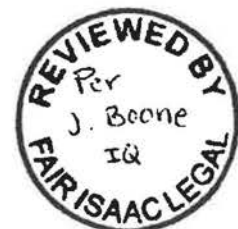
IN WITNESS WHEREOF, Fair Isaac and Chubb have caused this SOW to be signed in duplicate and delivered by their duly authorized representatives as of the date first set forth above.

FAIR ISAAC CORPORATION

CHUBB

By: [Signature]
 Name: Robert Ron
 Title: Director
Financial Planning & Analysis
 Date Signed: 8/11/06

By: [Signature]
 Name: ROBERT C COY
 Title: EXECUTIVE VICE PRESIDENT
 Date Signed: AUGUST 7, 2006



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INSTRUCTIONS AND CONTACT INFORMATION**Instructions to Chubb:**

1. *Appropriate corporate officer should execute 2 copies of the document.*
2. *Complete all requested information below:*

Addresses for Notices:

	For Chubb:	For Fair Isaac:
Address:	_____	Fair Isaac Corporation Attn: Contracts Administrator 3661 Valley Centre Drive San Diego, CA 92130 Reference Fair Isaac LR # 29991
City/State:	_____	Fax: 858-523-4450
Zip/Code:	_____	
Country:	_____	
Attention :	_____	
Fax:	_____	

*Complete Information below if different from above:***Return executed contract to****Chubb at:****Chubb's Billing
Information:**

Address:	_____	_____	_____
	_____	_____	_____
City/State:	_____	_____	_____
Zip/Code:	_____	_____	_____
Attention :	_____	_____	_____
Phone:	_____	_____	_____
Fax	_____	_____	_____
(optional):	_____	_____	_____
Email	_____	_____	_____
(optional):	_____	_____	_____

3. *Return 2 completed and executed copies to:*

Fair Isaac Corporation
Attn: Contracts Administration
3661 Valley Centre Drive
San Diego, CA 92130

If time is of the essence, please fax to:
858-523-4450

Questions? Call 858-369-8259